



The Summary of Benefits and Coverage (SBC) document will help you choose a health [plan](#). The SBC shows you how you and the [plan](#) would share the cost for covered health care services. NOTE: Information about the cost of this [plan](#) (called the [premium](#)) will be provided separately.

This is only a summary. For more information about your coverage, or to get a copy of the complete terms of coverage, go to <https://www.capbluecross.com/sbcs> or call 1-866-787-9872 (CBC) or 1-800-711-0917 (ESI). For general definitions of common terms, such as [allowed amount](#), [balance billing](#), [coinsurance](#), [copayment](#), [deductible](#), [provider](#), or other underlined terms see the Glossary. You can view the Glossary at [www.cciio.cms.gov](http://www.cciio.cms.gov) or call 1-888-428-2566 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall <a href="#">deductible</a> ?	\$550 individual / \$850 family participating <a href="#">providers</a> ; \$1,000 individual / \$2,000 family non-participating <a href="#">providers</a> .	Generally, you must pay all the costs from <a href="#">providers</a> up to the <a href="#">deductible</a> amount before this <a href="#">plan</a> begins to pay. If you have other family members on the <a href="#">plan</a> , each family member must meet their own individual <a href="#">deductible</a> until the total amount of <a href="#">deductible</a> expenses paid by all family members meets the overall family <a href="#">deductible</a> . The <a href="#">deductible</a> starts over January 1st.
Are there services covered before you meet your <a href="#">deductible</a> ?	Yes. Professional services with copays, <a href="#">network preventive services</a> , <a href="#">emergency services</a> or <a href="#">emergency medical transportation</a> .	This <a href="#">plan</a> covers some items and services even if you haven't yet met the <a href="#">deductible</a> amount. But a <a href="#">copayment</a> or <a href="#">coinsurance</a> may apply. For example, this <a href="#">plan</a> covers certain <a href="#">preventive services</a> without cost-sharing and before you meet your <a href="#">deductible</a> . See a list of covered <a href="#">preventive services</a> at <a href="https://www.healthcare.gov/coverage/preventive-care-benefits/">https://www.healthcare.gov/coverage/preventive-care-benefits/</a> .
Are there <a href="#">deductibles</a> for specific services above the individual/family deductible?	No.	You don't have to meet <a href="#">deductibles</a> for specific services.
What is the <a href="#">out-of-pocket limit</a> for this <a href="#">plan</a> ?	For participating <a href="#">providers</a> \$4,075 individual / \$8,150 family medical, and \$4,075 individual / \$8,150 family for prescription drug; for non-participating <a href="#">providers</a> \$6,000 individual / \$12,000 family.	The <a href="#">out-of-pocket limit</a> is the most you could pay in a year for covered services. If you have other family members in this <a href="#">plan</a> , they have to meet their own <a href="#">out-of-pocket limits</a> until the overall family <a href="#">out-of-pocket limit</a> has been met.
What is not included in the <a href="#">out-of-pocket limit</a> ?	Pre-authorization penalties, <a href="#">premiums</a> , <a href="#">balance billing</a> charges, health care, and prescription drugs this <a href="#">plan</a> doesn't cover.	Even though you pay these expenses, they don't count toward the <a href="#">out-of-pocket limit</a> .
Will you pay less if you use a <a href="#">network provider</a> ?	Yes. For a list of participating <a href="#">providers</a> , see <a href="http://capbluecross.com">capbluecross.com</a> or call 1-800-962-2242. For a list of approved pharmacies for the prescription drug plan, visit <a href="http://express-scripts.com">express-scripts.com</a>	This <a href="#">plan</a> uses a <a href="#">provider network</a> . You will pay less if you use a <a href="#">provider</a> in the <a href="#">plan's network</a> . You will pay the most if you use an <a href="#">out-of-network provider</a> , and you might receive a bill from a <a href="#">provider</a> for the difference between the <a href="#">provider's</a> charge and what your <a href="#">plan</a> pays ( <a href="#">balance billing</a> ). Be aware your <a href="#">network provider</a> might use an <a href="#">out-of-network provider</a> for some services (e.g. lab work or anesthesiologist). Check with your <a href="#">provider</a> before you get services.
Do you need a <a href="#">referral</a> to see a <a href="#">specialist</a> ?	No.	You can see the <a href="#">specialist</a> you choose without a <a href="#">referral</a> .



All [copayment](#) and [coinsurance](#) costs shown in this chart are after your [deductible](#) has been met, if a [deductible](#) applies.

Common Medical Event	Services You May Need	What You Will Pay		Limits, Exceptions, & Other Important Information
		Participating Provider (You will pay the least)	Non-participating Provider (You will pay the most)	
If you visit a health care <a href="#">provider's</a> office or clinic	Primary care visit to treat an injury or illness	\$25 <a href="#">copayment</a> /visit	20% <a href="#">coinsurance</a> after deductible	None
	<a href="#">Specialist</a> visit	\$25 <a href="#">copayment</a> /visit	20% <a href="#">coinsurance</a> after deductible	Acupuncture not covered. Chiropractic not covered after 30 visits.
	<a href="#">Preventive care/screening/immunization</a>	No charge	20% <a href="#">coinsurance</a> after deductible	<a href="#">Deductible</a> does not apply to services at participating <a href="#">providers</a> . You may have to pay for services that aren't preventive. Ask your <a href="#">provider</a> if the services you need are preventive. Then check what your <a href="#">plan</a> will pay for.
If you have a test	<a href="#">Diagnostic test</a> (x-ray, blood work)	No charge after deductible for lab or tests.	20% <a href="#">coinsurance</a> after deductible	<a href="#">Deductible</a> does not apply to services at Participating <a href="#">providers</a> for Independent Laboratory.
	Imaging (CT/PET scans, MRIs)	No charge after deductible.	20% <a href="#">coinsurance</a> after deductible	*See <a href="#">preauthorization</a> schedule attached to your certificate of coverage.
If you need drugs to treat your illness or condition. More information about <a href="#">prescription drug coverage</a> is available at <a href="#">express-scripts.com</a>	Generic drugs	Retail - 10% of Discounted Cost (up to \$25), Mail Order - 5% of Discounted Cost (up to \$15)	Not covered	Covers up to 30-day supply (retail prescription), 90-day supply (mail order prescription). \$25 per member deductible for Retail only.
	Formulary (Preferred) brand drugs	Retail - 20% of Discounted Cost (up to \$50), Mail Order - 10% of Discounted Cost (up to \$25)	Not covered	
	Non-formulary (Non-preferred) brand drugs	Retail - 25% of Discounted Cost (up to \$50), Mail Order - 15% of Discounted Cost (up to \$25)	Not covered	
	<a href="#">Specialty drugs</a>	Preferred and non-preferred specialty drugs are available for the copays listed previously	Not covered	
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	No charge after deductible.	50% <a href="#">coinsurance</a> after deductible	Services at non-participating ambulatory surgical facilities 50% <a href="#">coinsurance</a> .
	Physician/surgeon fees	No charge after deductible.	20% <a href="#">coinsurance</a> after deductible	*See <a href="#">preauthorization</a> schedule attached to your certificate of coverage.
If you need immediate medical attention	<a href="#">Emergency room care</a>	\$100 <a href="#">copayment</a> /service	\$100 <a href="#">copayment</a> /service	<a href="#">Deductible</a> does not apply. <a href="#">Copayment</a> waived if admitted inpatient.
	<a href="#">Emergency medical transportation</a>	No charge.	\$150 max/trip for Basic Life Support (BLS); \$250 max/trip for Advanced Life Support (ALS)	<a href="#">Deductible</a> waived for non-par <a href="#">providers</a> . Additional EMT charges may not be covered.
	<a href="#">Urgent care</a>	\$45 <a href="#">copayment</a> /service	\$45 <a href="#">copayment</a> /service	<a href="#">Deductible</a> does not apply.

\*For more information about preauthorization, see the requirements document at [www.capbluecross.com/wps/wcm/connect/CBC-Public/CBC/Members/Preauthorization+Requirements](http://www.capbluecross.com/wps/wcm/connect/CBC-Public/CBC/Members/Preauthorization+Requirements).

Common Medical Event	Services You May Need	What You Will Pay		Limits, Exceptions, & Other Important Information
		Participating Provider (You will pay the least)	Non-participating Provider (You will pay the most)	
If you have a hospital stay	Facility fee (e.g., hospital room)	No charge after deductible.	50% <a href="#">coinsurance</a> after deductible	Hospital limited to 120 days per disability. *See <a href="#">preauthorization</a> schedule attached to your certificate of coverage.
	Physician/surgeon fees	No charge after deductible.	20% <a href="#">coinsurance</a> after deductible	None
If you need mental health, behavioral health, or substance abuse services	Outpatient services	\$25 <a href="#">copayment</a> /visit	20% <a href="#">coinsurance</a> after deductible	None
	Inpatient services	No charge after deductible.	20% professional <a href="#">coinsurance after deductible</a> . For substance abuse 50% facility <a href="#">coinsurance</a> .	Combined with medical I/P 120 day limit.
If you are pregnant	Office visits	No charge after \$25 initial office visit <a href="#">copay</a>	20% <a href="#">coinsurance</a> after deductible	Depending on the type of services, a <a href="#">copayment</a> , <a href="#">coinsurance</a> , or <a href="#">deductible</a> may apply.
	Childbirth/delivery professional services	No charge after deductible.	20% <a href="#">coinsurance</a> after deductible	
	Childbirth/delivery facility services	No charge after deductible.	50% <a href="#">coinsurance</a> after deductible	
If you need help recovering or have other special health needs	<a href="#">Home health care</a>	No charge after deductible.	50% <a href="#">coinsurance</a> after deductible	90 visit limit. *See <a href="#">preauthorization</a> schedule attached to your certificate of coverage.
	<a href="#">Rehabilitation services</a>	\$25 <a href="#">copayment</a> /visit	20% <a href="#">coinsurance</a> after deductible	-----none-----
	<a href="#">Habilitation services</a>	\$25 <a href="#">copayment</a> /visit	20% <a href="#">coinsurance</a> after deductible	-----none-----
	<a href="#">Skilled nursing care</a>	No charge after deductible.	50% <a href="#">coinsurance</a> after deductible	Limited to 360 days per disability. Combined with medical I/P day limit.
	<a href="#">Durable medical equipment</a>	No charge after deductible.	20% <a href="#">coinsurance</a> after deductible	*See <a href="#">preauthorization</a> schedule attached to your certificate of coverage.
	<a href="#">Hospice services</a>	No charge after deductible.	Not covered	None
If your child needs dental or eye care	Children's eye exam	Not covered under this health plan	Not covered under this health plan	None
	Children's glasses	Not covered under this health plan	Not covered under this health plan	None
	Children's dental check-up	Not covered under this health plan	Not covered under this health plan	None

\*For more information about preauthorization, see the requirements document at [www.capbluecross.com/wps/wcm/connect/CBC-Public/CBC/Members/Preauthorization+Requirements](http://www.capbluecross.com/wps/wcm/connect/CBC-Public/CBC/Members/Preauthorization+Requirements).

## Excluded Services & Other Covered Services:

Services Your [Plan](#) Generally Does NOT Cover (Check your policy or [plan](#) document for more information and a list of any other [excluded services](#).)

- |   |  |
|---|--|
| <ul style="list-style-type: none"><li>• Acupuncture</li><li>• Bariatric surgery (unless medically necessary)</li><li>• Cosmetic surgery</li><li>• Dental care (under this plan)</li><li>• Glasses (under this plan)</li></ul> | <ul style="list-style-type: none"><li>• Hearing Aids</li><li>• Long-term care (e.g. nursing home)</li><li>• Routine eye care (under this plan)</li><li>• Routine foot care (unless medically necessary)</li><li>• Weight loss programs</li></ul> |
|---|--|

Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your [plan](#) document.)

- |   |   |
|---|---|
| <ul style="list-style-type: none"><li>• Chiropractic care</li><li>• Infertility testing</li></ul> | <ul style="list-style-type: none"><li>• Non-emergency care when traveling outside the U.S.</li><li>• Private-duty nursing</li></ul> |
|---|---|

**Your Rights to Continue Coverage:** There are agencies that can help if you want to continue your coverage after it ends. The contact information for those agencies is: 1-866-444-ebbs (3272) or [www.dol.gov/ebbs/healthreform](http://www.dol.gov/ebbs/healthreform). Other coverage options may be available to you too, including buying individual insurance coverage through the Health Insurance [Marketplace](#). For more information about the [Marketplace](#), visit [www.HealthCare.gov](http://www.HealthCare.gov) or call 1-800-318-2596.

**Your Grievance and Appeals Rights:** There are agencies that can help if you have a complaint against your [plan](#) for a denial of a [claim](#). This complaint is called a [grievance](#) or [appeal](#). For more information about your rights, look at the explanation of benefits you will receive for that medical [claim](#). Your [plan](#) documents also provide complete information to submit a [claim](#), [appeal](#), or a [grievance](#) for any reason to your [plan](#). For more information about your rights, this notice, or assistance, contact: Capital BlueCross at <https://www.capbluecross.com/sbcs> or call 1-866-787-9872 or the Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or [www.dol.gov/ebbs/healthreform](http://www.dol.gov/ebbs/healthreform).

**Does this plan provide Minimum Essential Coverage?** Yes

If you don't have [Minimum Essential Coverage](#) for a month, you'll have to make a payment when you file your tax return unless you qualify for an exemption from the requirement that you have health coverage for that month.

**Does this plan meet Minimum Value Standards?** Yes

If your [plan](#) doesn't meet the [Minimum Value Standards](#), you may be eligible for a [premium tax credit](#) to help you pay for a [plan](#) through the [Marketplace](#).

-----*To see examples of how this plan might cover costs for a sample medical situation, see the next section.*-----

About these Coverage Examples:



This is not a cost estimator. Treatments shown are just examples of how this [plan](#) might cover medical care. Your actual costs will be different depending on the actual care you receive, the prices your [providers](#) charge, and many other factors. Focus on the [cost sharing](#) amounts ([deductibles](#), [copayments](#) and [coinsurance](#)) and [excluded services](#) under the [plan](#). Use this information to compare the portion of costs you might pay under different health [plans](#). Please note these coverage examples are based on self-only coverage.

**Peg is Having a Baby**  
(9 months of in-network pre-natal care and a hospital delivery)

- The [plan's](#) overall [deductible](#) \$550
- [Specialist copayment](#) \$25
- Hospital (facility) [coinsurance](#) 0%
- Other [coinsurance](#) 0%

This EXAMPLE event includes services like:

- Specialist office visits (*prenatal care*)
- Childbirth/Delivery Professional Services
- Childbirth/Delivery Facility Services
- Diagnostic tests (*ultrasounds and blood work*)
- Specialist visit (*anesthesia*)

**Total Example Cost** | \$ 12,800

In this example, Peg would pay:

<i>Cost Sharing</i>	
Deductibles	\$550
Copayments	\$30
Coinsurance	\$0
<i>What isn't covered</i>	
Limits or exclusions	\$60
<b>The total Peg would pay is</b>	<b>\$640</b>

**Managing Joe's type 2 Diabetes**  
(a year of routine in-network care of a well-controlled condition)

- The [plan's](#) overall [deductible](#) \$550
- [Specialist copayment](#) \$25
- Hospital (facility) [coinsurance](#) 0%
- Other [coinsurance](#) 0%

This EXAMPLE event includes services like:

- Primary care physician office visits (*including disease education*)
- Diagnostic tests (*blood work*)
- Prescription drugs
- Durable medical equipment (*glucose meter*)

**Total Example Cost** | \$ 7,400

In this example, Joe would pay:

<i>Cost Sharing</i>	
Deductibles	\$575
Copayments	\$1,020
Coinsurance	\$0
<i>What isn't covered</i>	
Limits or exclusions	\$60
<b>The total Joe would pay is</b>	<b>\$1,655</b>

**Mia's Simple Fracture**  
(in-network emergency room visit and follow up care)

- The [plan's](#) overall [deductible](#) \$550
- [Specialist copayment](#) \$25
- Hospital (facility) [coinsurance](#) 0%
- Other [coinsurance](#) 0%

This EXAMPLE event includes services like:

- Emergency room care (*including medical supplies*)
- Diagnostic test (*x-ray*)
- Durable medical equipment (*crutches*)
- Rehabilitation services (*physical therapy*)

**Total Example Cost** | \$ 1,900

In this example, Mia would pay:

<i>Cost Sharing</i>	
Deductibles	\$550
Copayments	\$250
Coinsurance	\$0
<i>What isn't covered</i>	
Limits or exclusions	\$0
<b>The total Mia would pay is</b>	<b>\$800</b>

The [plan](#) would be responsible for the other costs of these EXAMPLE covered services.

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### Capital BlueCross

P.O. Box 779880 Harrisburg, PA 17177-9880

800.417.7842 (TTY: 711), fax, 855.990.9001

[CRC@capbluecross.com](mailto:CRC@capbluecross.com)

If you need help filing a grievance, our Civil Rights Coordinator is available to help you. You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights electronically through the Office for Civil Rights Complaint Portal, available at <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>, or by mail or phone at: U.S. Department of Health and Human Services, 200 Independence Avenue, SW., Room 509F, HHH Building, Washington, D.C. 20201, Toll-free 800.368.1019, 800.537.7697 (TDD). Complaint forms are available at <https://www.hhs.gov/ocr/office/file/index.html>.

### Language assistance

To talk to an interpreter in your language at no cost, call 800.962.2242 (TTY: 711).

Para hablar con un intérprete de forma gratuita, llame al 800.962.2242 (TTY: 711).

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Để nói chuyện với thông dịch viên bằng ngôn ngữ của quý vị không phải mất phí, xin gọi 800.962.2242 (TTY: 711).

Для бесплатного разговора с переводчиком на своем языке, позвоните по тел.: 800.962.2242 (TTY: 711).

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무료 전화 통역 서비스 800.962.2242 (TTY: 711).

Per parlare con un interprete nella vostra lingua gratis, chiami 800.962.2242 (TTY: 711)

للتحدث مجانًا إلى مترجم للغتك، يرجى الاتصال بـ 800.962.224  
(الهاتف النصي: 711)

Pour parler à un interprète dans votre langue sans charges, téléphoner à 800.962.2242 (TTY: 711).

Um in Ihrer Sprache gebührenfrei mit einem Dolmetscher zu sprechen, rufen Sie bitte die Nummer 800.962.2242 an (TTY: 711).

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Aby porozmawiac z tłumaczem w języku polskim, prosze zadzwonic na numer darmowy telefonu 800.962.2242 (TTY: 711)

Pou pale avèk yon entèprèt nan lang ou gratis, rele nan 800.962.2242 (TTY: 711).

ដើម្បីនិយាយជាមួយអ្នកបកប្រែផ្ទាល់មាត់ជាភាសារបស់អ្នកដោយមិនគិតថ្លៃ សូមហៅទៅកាន់ 800.962.2242 (TTY: 711)

Para falar com um intérprete em seu idioma de graça, ligue para 800.962.2242 (TTY: 711).